

BANKS.
BANK—FIRST NATIONAL OF MEMPHIS.
BANK—S. Davis, Pres't; Newton Ford, V. Pres't.
BANK—S. Davis, Pres't; Newton Ford, V. Pres't.
BANK—S. Davis, Pres't; Newton Ford, V. Pres't.

INSURANCE.
Statement of the Condition
OF THE
PHENIX INSURANCE COMPANY
Of Hartford, Conn.
Made to the Comptroller of the State of Tennessee, on Jan. 1, 1871.

ASSETS AT MARKET VALUE:
Cash on hand, in bank, and due from agents, \$154,335.81
United States securities, \$1,482,700.00
New York bank stocks, \$1,275,000.00
Hartford bank stocks, \$446,700.00
Miscellaneous bank stocks, \$1,580.00
Bonds—State, city, railroad, \$654,000.00
Water, \$2,500.00
Missouri State Stock, \$2,500.00
Real Estate, \$1,125.00
Accumulated interest, \$3,560.00
Unadjusted losses, \$96,808.42

MISSISSIPPI VALLEY INSURANCE COMPANY,
Of Memphis, Tennessee.
CAPITAL, \$200,000.
Office, No. 293 Main Street.

HARTFORD FIRE INSURANCE CO.,
On the 31st day of December, 1870.
Made to the Comptroller of the State of Tennessee, in conformity with the laws of said State.

ASSETS.
Cash on hand and in bank, \$42,873.20
Cash in hands of agents and in course of transmission, \$18,142.00
Bills receivable for loans, rents, and other accounts, \$37,207.17
Real Estate, \$1,125.00
Rents and interest accrued, payable January 1st, 1871, \$1,207.17
Stocks and bonds, at par, \$1,000,000.00
Filed in Auditor's office, \$1,000,000.00

LIABILITIES.
5th. Liabilities to banks, or others due or not due, \$0.00
6th. Losses adjusted and due, \$102,992.25
7th. Losses in suspense, awaiting further action, \$0.00
8th. All other claims against the Company, unpaid dividends, \$0.00

MISCELLANEOUS.
11th. The greatest amount insured in any one risk is \$200,000.
12th. The amount insured in any one city, town or village depends upon its size and health.
13th. The amount insured in any one block depends upon its value.
14th. Certified copy of the Charter of the Company, as filed, heretofore.
15th. General Power of Attorney for agents to accept service of process, and to sue, signed by GEO. L. CHASE, President, J. B. BROWN, Secretary.

MASONIC MUTUAL Life Assurance Association,
No. 9 Union Street, Memphis, Tennessee.
\$12 CONSTITUTIONS TO A MEMBER—\$20 for policy, \$10 for expenses, and \$10 for the death of a member, when you will be assured \$10,000.

PUBLIC LEDGER.

By E. WHITMORE.
VOL. XI. MEMPHIS, TENN.: WEDNESDAY EVENING, FEBRUARY 22, 1871. NO. 150

PUBLIC LEDGER.
THE PUBLIC LEDGER IS PUBLISHED EVERY AFTERNOON, SUNDAY EXCEPTED, BY E. WHITMORE, At No. 13 Madison street.
The Public Ledger is served to city subscribers by faithful carriers, FIFTEEN CENTS PER WEEK, payable weekly to the carrier. By mail (in advance): One year, \$4; six months, \$2; three months, \$1; one month, 50 cents.
Newsletters supplied at 25 cents per copy.

Weekly Public Ledger.
Published every Tuesday at \$2 per annum (in advance); clubs of five or more, \$1.00.
Communications upon subjects of general interest to the public are at all times acceptable. Rejected manuscripts will not be returned.
RATES OF ADVERTISING IN DAILY.
First insertion, \$1.00 per square.
Subsequent insertions, 50 " "
For one week, \$5.00 " "
For two weeks, \$9.00 " "
For three weeks, \$12.00 " "
For one month, \$18.00 " "
For two months, \$32.00 " "
For three months, \$45.00 " "
For six months, \$75.00 " "
For one year, \$125.00 " "
RATES OF ADVERTISING IN WEEKLY.
First insertion, \$1.00 per square.
Subsequent insertions, 50 " "
Right lines of nonpareil, solid, constitute a square.
Displayed advertisements will be charged according to the space occupied, at above rates, and will be inserted in solid type in the inch.
Notices in local columns inserted for twenty cents per line for each insertion.
Special notices inserted for ten cents per line for each insertion.
Notices of deaths and marriages, twenty cents per line.
Advertisements published at intervals will be charged one dollar per square for each insertion.

Regular advertisers who offer superior inducements, both as to rate of charges and manner of displaying their favors.
All bills for advertising are due when contracted and payable on demand.
All letters, whether upon business or otherwise, must be addressed to:
E. WHITMORE, Publisher and Proprietor.

WITHOUT THE CHILDREN.
Of the weary, solemn silence
Of a house without the children!
Of the strange, oppressive stillness
Where the clock ticks on so more!
Oh the longing for the sleepers
For the soft arms of the children:
Ah! the longing for the faces
Peeping through the open door—
Faces gone for evermore!
Strange it is to wake at midnight
And not hear the children breathing;
Sitting out the old clock ticking,
Ticking, ticking, by the door.
Strange to see the little dresses
Hanging up there all the morning;
And the gaiters—ah! their pattern,
We will wear it never more.
Our dear heart-friends are dead.
What is home without the children?
'Tis the earth without its verdure,
And the sky without the sunshine,
Life is withered to the core!
So we'll leave this dreary desert,
And we'll follow the Good Shepherd
To the greener pastures vernal,
Where the lambs have "gone before!"
With the Shepherd evermore!

THE LAW OF KINDNESS.
The Old Woman's Railway Signal.
BY ELIOT HUBBERT.
The most effective working force in the world in which we live is the law of kindness—for it is the only moral force that operates with the same effect on mankind, beast and bird, and from time immemorial, music has wonderfully affected all beings, reasoning and unreasoning, that have ears to hear. The poetical idea and simile of ancient literature relate to Orpheus playing his lyre to animals listening in intoxicated silence to its strains. Well, kindness is the spontaneous music of good will to men and beasts; and both listen to it with their hearts instead of their ears; and the hearts of both are affected by it in the same way, if not in the same degree. Volumes might be written filled with beautiful illustrations of its effects upon both. The music of kindness has not only the power to charm, but to transform both the savage heart of man and beast; and on this happy the smallest fingers in the world may play heaven's sweetest tunes on earth.
Some time ago we read of an incident that will serve as an illustration of this beautiful law. It was substantially to this effect: A poor, coarse featured old woman lived on the line of the Baltimore and Ohio railway, where it passes through a wild, unpeopled district of Western Virginia. She was a widow, with only one daughter, living with her in a log hut, near a deep, precipitous gorge, crossed by a railway bridge. Here she contrived to support herself by raising and selling poultry and eggs, adding berries in their season, and other little articles for the market. She had to make a long, weary walk of many miles to a town where she could sell her basket of produce. The railway passed by her cabin to such a degree that she would catch too much of the profits of her small sales, so she trod on generally to the market on foot. The conductor came finally to notice her walking by the side of the line, or between the rails, and being a good natured, benevolent man, he would often give her a ride to and from without charge. The old woman, who was also good to the old woman, and felt they were not wronging the interests of the railway company by giving her these free rides. And soon an accident occurred that proved that she was quite right in this view of the matter.

In the wild month of March, the rain descended and the mountains sent down their rolling, roaring torrents of melted snow and ice into this gorge near the old woman's hut. The flood rose near the darkness of the night, until she heard the crash of the railway bridge as it was swept from its supports, and dashed its broken timbers against the craggy sides of the precipice on either side. It was nearly midnight. The rain fell in a flood, and the darkness was deep and howling with the storm. In another half hour the express train would be due. What could she do to warn it against the awful destruction it was approaching? She had hardly a whole tallow candle in her house, and no light she could make of tallow or oil, if she had it, would live a moment in that tempest of wind and rain. Not a moment was to be lost; and by thought was equal to the moment. She cut the cord of her only bedstead, and undressed the dry posts, sticks, and head piece. Her daughter followed her with their two wooden chairs. Up the steep embankment they climbed, and piled all their household furniture upon the line, a few rods before the black, awful crash, gurgling with the roaring flood. The distant rumbling of the train came upon them just as they had fired the well dried combustibles. The pile blazed up into the night, throwing its red, swaling, booming light a long way up the track. In fifteen minutes it would begin to wane, and she could not revive it with green, wet wood. The thunder of the train grew louder. It was within five miles of the fire. Would they see it in time? They might not put on the brakes soon enough. Awful thought! She tore her red flannel gown from her in a moment, and, tying it to the end of a stick, ran up the track waving it in both hands, while her daughter swung round her head a blazing chair post a little before.

The lives of a hundred unconscious passengers hung on the issue of the next minute. The ground trembled at the old woman's feet. The great red eye of the engine burst upon her as it came round a curve. Like a huge, sharp-sighted lion coming suddenly upon a fire, it sent forth a thrilling roar, that filled all the wild heights and ravines around. The train was at full speed; but brake-men wrestled at their leverage with all the strength of desperation. The wheels ground along on the heated rails slower and slower, until the engine stopped at the decaying fire. It still blazed enough to show them the beetling edge of the black abyss into which the train and all its passengers would have plunged, and into a death and destruction too horrible to think of, had it not been for the old woman's signal. They did not stop to thank her first for the deliverance. The conductor knelt down by the side of the engine; the engine driver and the brakemen came and knelt down by him; all the passengers came and knelt down by them, and there, in the expiring light of the burnt out pile, in the rain and the wind, they thanked God for the salvation of their lives. All in a line the kneelers and prayers sent up into the dark heavens such a midnight voice of thanksgiving as seldom, if ever, ascended from the earth to Him who seeth in darkness as well as in secret. Kindness is the music of good will to men; and on this happy the smallest fingers may play Heaven's sweetest tunes on earth.

THE POWER OF A CORPSE.
The Weston Democrat relates the following story concerning Hon. J. M. Bennett, of that place, who was Auditor of the State of Virginia during the war. All in a line the kneelers and prayers sent up into the dark heavens such a midnight voice of thanksgiving as seldom, if ever, ascended from the earth to Him who seeth in darkness as well as in secret. Kindness is the music of good will to men; and on this happy the smallest fingers may play Heaven's sweetest tunes on earth.

THE DOVRY OF THE PRINCESS LOUISE.
Although there has been no little opposition in England lately to the practice of supporting the claims of royalty, by a standing pension, was brought to bear against the granting of a dowry to the Princess Louise, soon to marry the Marquis of Lorne, custom has triumphed, and Republican ideas in England have met with another rebuff. The House of Commons recently unanimously voted to the Princess Victoria a dowry, with an annual allowance of £200,000. When Queen Victoria surrendered the crown lands, with the exception of the Duchy of Lancaster, reserved to herself, and the Duchy of Cornwall, assigned to the Prince of Wales, she received in return a civil list fixed at £835,000. The lands thus surrendered yielded a surplus of some £200,000, after paying the civil list, not including the grants to the Prince of Wales, his brothers and sisters, and the Cambridge family, which, with the revenue of the two duchies, being the total expenditure on the royal family up to £282,000. Three children of the Queen, besides Princess Louise, have yet to be added to the pension list. Prince Arthur, Prince Leopold and Princess Beatrice, and if the ordinary precedents are followed, these new grants will soon swell the expenditure on this account to \$600,000 a year, exclusive of the sum paid in lump sum marriages, and the salaries as rangers of royal parks, colonies of regiments, etc.

A Child Not Four Years Old a Habitual Smoker.
From the Providence Herald.
It is stated, on what is claimed to be reliable authority, that there is a child now in Bristol, four years of age, that is a habitual smoker, and, incredible as it may seem, who has been addicted to the habit for three years and nine months. When the little fellow was only three months old, he was held out to his hand and cried for his father's pipe. The stem of the pipe was held to his mouth, when it took a few whiffs of the smoke, and was made sick for a few minutes. The baby was, as we learn,

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THEORY VS. PRACTICE.
A Professor Deceived by the Moment.
The Rev. Elijah Kellogg, in his capital story, "The Spark of Genius," relates this funny incident, and vouches for its truth:
The extent to which theory often fails in practice is furnished by a venerated professor, a most distinguished mathematician, whose works are still used as text-books in many of our institutions, and which occurred within the compass of our own experience.
He went to Bethel. On his return he spent the Sabbath at Lewiston. Monday morning he was told the horse was sick. Nevertheless, he started. The horse went a few rods, fell down, and broke both thighs. He then sent his wife home, and also sent to Brunswick for another horse and carriage to take him and the broken chaise home.
When the driver came they lashed the two vehicles together and started. All went well till they came to the first long steep hill between Lewiston and Brunswick; on its summit they held a consultation. The Professor had an exaggerated idea of his strength, and said, "Mr. Chandler, it is too much for the horse to hold these two carriages on this steep descent; take the horses out; I will get into the shafts."
"Professor," replied Chandler, "the breeching is strong, and so is the arm-girth."
"But the horse, Mr. Chandler. It is too much for the horse. Besides being strong, I know how to take advantage of the descent, and manage it much better than the horse."
"If the horse can't hold it, you can't."
"Do you, sir, intend to place me, in point of intelligence and knowledge of mechanical forces, below a horse? I have made mathematics the study of a lifetime."
"I have no intention to be disrespectful, sir, but I know that a horse understands his own business (which is handling a load on a hill) better than all the professors in the United States. I was sent up here by my employer, who confides in me to take care of his property. If you will take the business out of my hands, and be horse yourself, you must be answerable for the consequences."
The professor had a habit, when a little excited, of giving a nervous twitch at the lapel of his coat with his right hand.
"I," he replied, with a most emphatic twitch, "assume all responsibility."
The driver, in reality nothing loth to witness the professor's theory, and to hold him by the bridle, and the professor, getting into the shafts, took hold of them at the ends. The forward carriage was just descending the hill, and the binder one a little over the summit, when the professor trod upon a rolling stone, which caused him to plunge forward, and increased the velocity of his load so much that he was forced to go faster than he desired, and exchange the slanting position—with his shoulders thrown well back, and his feet braced—which he had at first adopted, for a perpendicular one. At length he was pushed into a run; the carriages were going at a fearful rate.
At the bottom of the hill was a brook, going nine feet at a leap. In order to cross the brook, the professor, who was on each side precipitous banks. The professor was between Seylla and Charybdis, going nine feet at a leap. In order to cross the brook, the professor, who was on each side precipitous banks. The professor was between Seylla and Charybdis, going nine feet at a leap. In order to cross the brook, the professor, who was on each side precipitous banks.

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PAPER.
Paper! Paper! Paper!
OF ALL KINDS.
A. V. DU PONT & CO.,
Manufacturers and Wholesale Dealers,
Louisville, Kentucky
Have just removed to their new, large four-story warehouse, No. 184 Main street.

JOHN J. O'FERRALL,
DEALER IN
CHOICE FAMILY GROCERIES!
FINE TEAS, ETC.,
400 Main Street, - - - - Memphis.
Goods delivered FREE to any part of the city. 144-12-143

J. DEVOTO,
CHOICE
GROCERIES!
YEAS AND
PROVISIONS.
No. 71 Adams St., cor. Third, MEMPHIS, TENNESSEE.
No. 217 Third St., cor. Adams, MEMPHIS, TENNESSEE.

COOK STOVES! COOK STOVES!
THE EXCELLENT!
Wood and Coal.
THE MOST Economical and Durable
IN THE MARKET.
AN ASSORTMENT OF
HEATING STOVES, TINWARE, HOLLOW-WARE, LAMPS,
AND HOUSE FURNISHING GOODS GENERALLY.
Roofing, Guttering and Stencil Cutting promptly attended to and warranted. JOB WORK of all descriptions especially solicited. Orders from the country will receive the attention of prompt and efficient workmen.
T. S. JUKES,
No. 328 Second Street, Memphis.

REAL ESTATE DISTRIBUTION!
Of Memphis, for 1871.
SHARES, \$5.00 EACH!
IMMEDIATELY AFTER THE SALE OF
\$500,000 WORTH OF SHARES!
THE FOLLOWING
REAL ESTATE AND PERSONAL PROPERTY
Will be Drawn for at Memphis, Tenn.:

- 1 New Memphis Theater, \$50,000
- 2 Palatial Residence on Beal street, 40,000
- 3 Business House on Main street, 20,000
- 4 Business House on Second street, 20,000
- 5 Handsome Residence on Shelby street, 20,000
- 6 Beautiful Suburban Home, 25 miles from Memphis, 150 acres, 24,000
- 7 Handsome Residence on Second street, 24,000
- 8 Handsome Residence on Second street, 24,000
- 9 Magnificent Building Site on Vance street, 5,700
- 10 Fine Residence on Jefferson street, 22,000
- 11 Handsome Building Site on Bass avenue, 22,000
- 12 Substantial Residence on Orleans street, 8,000
- 13 Splendid Building Site on Vance street, 4,500
- 14 Cottage Residence on Jones avenue, 4,500
- 15 Fine Building Site on Vance street, 4,800
- 16 Handsome Suburban Home, 25 miles from the city, 12 acres, 1,000
- 17 Beautiful Building Site on Bass avenue, 4,000
- 18 Double Cottage Residence on Vance street, 6,500
- 19 Fine Building Site on Bass avenue, 4,000
- 20 Cottage Residence on Vance street, 4,000
- 21 Handsome Building Site on Dunlap street, 4,000
- 22 Neat Cottage Residence on Vance street, 4,000
- 23 Beautiful Building Site on Vance street, 4,800
- 24 Double Cottage Residence on Duane street, 4,000
- 25 Fine Building Site on Monarrat street, 4,000
- 26 Elegant Building Site on Tate street, 1,000
- 27 Handsome Building Site on Monarrat street, 2,000

All of the above Property being in the City of Memphis and its Suburbs.
Making in all twenty-eight choice and valuable pieces of Real Estate, challenging comparison with any distribution ever published in the country, and a fair valuation. We take pleasure in testifying to the above list of property being placed at a fair valuation.
PASSMORE & RUFFIN, Real Estate Agents,
Memphis, Tennessee.

29 One Chickering Grand Piano, \$1,000
30 One Chickering Grand Piano, 725
31 One Chickering Grand Piano, 725
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JOHN HALLUM,
ATTORNEY AT LAW,
413 CHESTNUT STREET,
Opposite Court House, ST. LOUIS, MO.
INSTITUTE.
Mechanics' Institute.
MEETS AT OLD FELLOWS' HALL, 75
N. 3rd St., every Friday night, 7 o'clock.
Regular business meeting, first Wednesday night of each month. Regular
entire satisfaction.
F. S. S. Secretary, 14-1
BOOK BINDERY.
Franklin Book Bindery,
AND
BLANK BOOK MANUFACTORY,
No. 15 West Court Street, Memphis.
S. C. TOOF, Proprietor.
BLANK BOOKS, PAPER RULING, AND
binding of every description, executed in
a very superior manner, and warranted to
give entire satisfaction.
My Blank Book apparatuses, the first
made in any city, consist of the first
class of any kind in Memphis. Parties will
find it to their interest to give me a call before
ordering elsewhere. 14-1
Divided into shares of Five Dollars each, which can be obtained by addressing Passmore &
Ruffin, Real Estate Agents, Memphis, Tennessee, or of local Agents throughout the country.
The Managers of this Distribution feel confident of restoring their undertaking at a
earlier day than was originally contemplated, owing to the great demand for tickets.
Notice, therefore, the price and amount, will be given as to the time of drawing.
committees, unexceptionable, will be selected to superintend the same.
We respectfully refer to any banker or agent in Memphis, Tenn.
PASSMORE & RUFFIN, Agents and Managers.
No. 44 Adams Street.